

**Information to identify the case:**

Debtor 1	Todd J. Miller		Social Security number or ITIN xxx-xx-0440	
	First Name	Middle Name	Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name		Social Security number or ITIN -----	
	First Name	Middle Name	Last Name	EIN -----
United States Bankruptcy Court		District of New Jersey		
Case number: 13-35607-JNP				

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Todd J. Miller

10/23/19

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Todd J. Miller  
Debtor

Case No. 13-35607-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 24

Date Rcvd: Oct 23, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 25, 2019.

db +Todd J. Miller, 10 Berkshire Drive, Sicklerville, NJ 08081-2103  
514516415 +ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
514374934 Carrington Mortgage Services, P.O. Box 54285, Irvine, CA 92619-4285  
515043982 +Carrington Resolution Services LLC, 1610 E Street Andrews Place #B-150, Santa Ana CA 92705-4941  
514374937 Department of Education, P.O. Box 740283, Atlanta, GA 30374-0283  
514374936 +Monique White, 47 Stonehaven Street, Willingboro, NJ 08046-1422  
514374935 +PowersKirk, 728 Marne Highway, Suite 200, Moorestown, NJ 08057-3128  
516509767 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
516509768 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
517585928 +U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 24 2019 00:21:11 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 24 2019 00:21:08 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
514521601 +EDI: WFFC.COM Oct 24 2019 03:33:00 America Servicing Company, Attn: Bankruptcy Department/ MAC# D3347-, 3476 Stateview Blvd., Fort Mills, SC 29715-7203  
514437192 EDI: DISCOVER.COM Oct 24 2019 03:33:00 Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025  
514374939 EDI: RMSC.COM Oct 24 2019 03:33:00 GE Capital Retail Bank/Amazon, P.O. Box 965013, Orlando, FL 32896-5013  
514517645 EDI: JEFFERSONCAP.COM Oct 24 2019 03:33:00 Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617  
514624601 E-mail/PDF: resurgentbknotifications@resurgent.com Oct 24 2019 00:15:57 LVNV Funding, LLC its successors and assigns as, assignee of North Star Capital, Acquisition LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
514402159 E-mail/Text: electronicbkydocs@nelnet.net Oct 24 2019 00:21:13 Nelnet on behalf of US Dept of Education, U.S. Dept of Education, 3015 South Parker Road Suite 400, Aurora CO 80014-2904  
514553972 EDI: PRA.COM Oct 24 2019 03:33:00 Portfolio Recovery Associates, LLC, c/o Amazon.com Store Card, POB 41067, Norfolk VA 23541  
514556313 EDI: PRA.COM Oct 24 2019 03:33:00 Portfolio Recovery Associates, LLC, c/o Capital One, POB 41067, Norfolk VA 23541  
514641071 EDI: PRA.COM Oct 24 2019 03:33:00 Portfolio Recovery Associates, LLC, c/o Walmart Discover Card, POB 41067, Norfolk VA 23541  
514374938 EDI: RMSC.COM Oct 24 2019 03:33:00 Walmart Discover/GECRB, P.O. Box 960024, Orlando, FL 32896-0024  
514374933 +EDI: WFFC.COM Oct 24 2019 03:33:00 Wells Fargo Bank, 1 Home Campus, Mac#2302-04C, Des Moines, IA 50328-0001  
514466532 EDI: WFFC.COM Oct 24 2019 03:33:00 Wells Fargo Bank, N.A., P.O. Box 19657, Irvine, CA 92623-9657

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 25, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 24

Date Rcvd: Oct 23, 2019

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 23, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor U.S. Bank National Association, as Trustee for Securitized Asset Backed Receivables LLC Trust 2006-NC1, Mortgage Pass-Through Certificates, Series 2006-NC1 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa (NA) on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com  
William A. Nash on behalf of Debtor Todd J. Miller wnash@thenashlawfirm.com, areuter@thenashlawfirm.com;jcabaza@thenashlawfirm.com;nashwr66542@notify.bestcase.com  
William M. E. Powers, III on behalf of Creditor U.S. Bank National Association, as Trustee for Securitized Asset Backed Receivables LLC Trust 2006-NC1, Mortgage Pass-Through Certificates, Series 2006-NC1 ecf@powerskirkn.com  
William M.E. Powers on behalf of Creditor U.S. Bank National Association, as Trustee for Securitized Asset Backed Receivables LLC Trust 2006-NC1, Mortgage Pass-Through Certificates, Series 2006-NC1 ecf@powerskirkn.com  
William M.E. Powers, III on behalf of Creditor U.S. Bank National Association, as Trustee for Securitized Asset Backed Receivables LLC Trust 2006-NC1, Mortgage Pass-Through Certificates, Series 2006-NC1 ecf@powerskirkn.com

TOTAL: 8